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# Financial Regime-Switching Vector Auto-Regression Amendment

Application Number 10/805,314
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# Chapter 1

# Intro

Sir: In response to the Office action of July 7, 2009, please accept this request for continuing examination and amend the above-identified application as follows:

Amendments to the Specification begin in chapter of that title of this paper.

Amendments to the claims begin in chapter of that title of this paper.

Responses to the examiner's comments follow.

Applicant appreciates the extensive comments of examiner and has canceled the old claims and entered new ones in accordance with examiner's suggestions. In addition, as requested by the examiner in the interview in

2009, applicant has amended the specification to better clarify for the examiner and others the methods described therein. No new matter has been introduced.